

Questions are asked at each level of the hierarchy, and the answers are used to determine the next question to ask.

A method for automatically processing remittance payment documents is disclosed. In an exemplary embodiment of the invention the method includes receiving a plurality of payment documents for processing. The contents of the plurality of payment documents are then imaged and recorded to extract data contained thereon, the data being used for remittance processing. An attempt is then made to match the extracted data with a particular known account and known account holder. If the extracted data is matched with the known account and known account holder, then a payment amount included within the extracted data is then processed. If the extracted data is not matched with the known account and known account holder, then the extracted data is forwarded to a learning process and stored in a database prior to the processing of the payment amount included within the extracted data.